



Understanding TSGLI

Also known as Servicemembers' Group Life Insurance Traumatic Injury Protection, TSGLI is a benefit provided to those insured by SGLI who experience a traumatic injury while serving in the military. TSGLI is designed to provide a financial benefit to help service members and their families with expenses incurred during recovery and rehabilitation from traumatic injuries. If you experience an injury while serving in the military, you may be eligible to file a claim for TSGLI.

What are the TSGLI eligibility requirements?

First and foremost, you must be covered by SGLI at the time you experience the traumatic injury, unless your injury occurred from Oct. 7, 2001 through Nov. 30, 2005. Next, you must meet all of the following additional requirements by:

- ☒ Experiencing a scheduled loss as a direct result of the injury, within two years from when the injury occurred
- ☒ Suffering the traumatic injury before midnight of the day you leave the military
- ☒ Surviving for at least seven full days after the injury
- ☒ Being an active-duty service member, reservist or member of the National Guard, or having been on funeral-honors duty or one-day muster duty at the time of the injury

You can read more about eligibility requirements here: <https://www.va.gov/life-insurance/options-eligibility/tsgli/>. If you meet those requirements, the next step is determining if your injury is covered by TSGLI. Losses covered by TSGLI include:

- ☒ Sensory losses, such as sight, hearing or speech
- ☒ Burns
- ☒ Amputation or paralysis of limbs
- ☒ Facial reconstruction
- ☒ Inability to perform activities of daily living
- ☒ In-patient hospitalization
- ☒ Genitourinary losses

Note that TSGLI does cover injuries that happen while you are off duty; however, some injuries are excluded. Read more about TSGLI loss standards to determine if your injury qualifies as a covered loss here: https://www.benefits.va.gov/insurance/tsgli_schedule_Schedule.asp.



How do I apply for TSGLI benefits?

If you're already signed up for full-time SGLI coverage, then you're automatically covered under TSGLI. You're charged a flat \$1 fee per month for TSGLI that's taken out of your SGLI premium, and you'll never have to pay more for this benefit.

However, you'll still need to apply to receive a TSGLI payment using the Application for TSGLI Benefits (SGLV 8600), which you can download here: https://www.benefits.va.gov/INSURANCE/forms/SGLV_8600_ed2019-07.pdf.

What will my benefit be?

The TSGLI payment you receive will depend on your loss. Payments range from \$25,000 to \$100,000.

What if my injury happened a while ago?

You may qualify for retroactive TSGLI benefits if you were injured between Oct. 7, 2001 and Nov. 30, 2005, regardless of the geographic location of the injury or if you had SGLI coverage at the time of your injury. Find out if you qualify for retroactive TSGLI here: <https://www.benefits.va.gov/insurance/tsgli-claim-questionnaire.asp>.

My TSGLI application was denied. Now what?

If you think your application was incorrectly denied, your denial letter will contain information about next steps. There is an appeal process you can follow using the TSGLI Appeal Request Form (SGLV 8600A): https://www.benefits.va.gov/INSURANCE/forms/SGLV_8600A_ed2019-06.pdf.

Like other types of insurance, TSGLI is a benefit that is imperative to have, but hopefully you will never need to use. Understanding your coverage and what you can expect if you sustain a traumatic injury is an important part of protecting your future health and finances.

Common Terms to Know

Rider: A provision or amendment to an insurance policy. TSGLI is technically a rider to SGLI.

Loss: The effect of a traumatic injury, which is used to determine payment amount.

Retroactive TSGLI: When you apply for traumatic injury coverage for an injury that happened in the past. Only certain timeframes apply.

Traumatic injury: A severe injury that results in a loss.

Appeal: The process of contesting your TSGLI benefits decision.



For additional support with managing your finances after a serious injury, talk to a personal financial manager or counselor at your nearest Military and Family Support Center: <https://installations.militaryonesource.mil>

For more information on how to utilize your military benefits, visit our website at <https://finred.usalearning.gov>

and follow @DoDFINRED on:

